



# MAKING THE MOST OF YOUR MONEY

## FINANCIAL TIPS FOR TODAY'S CONSUMER

CONSUMER CREDIT COUNSELING SERVICE OF MONTANA & WYOMING

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Client Newsletter  
March 2009

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### What not to cut in a tight economy

In a worsening economy almost everyone is trimming their household budget. But don't be so quick with the scissors. Certain cuts might save you \$25 or \$50 today but cost you thousands later.

#### 1. Your car

**Cuts that cost you:** Skip your regular oil change and you save \$25 to \$30. But those savings could be temporary when aging oil damages your engine. Worst-case scenario: You'll need a new

**Cuts that count:** M

#### 2. Your medicine cabinet

**Cuts that cost you:** ‡

**Cuts that count:** u

#### 3. Car insurance

**Cuts that cost you:** k

will go down. How much you'll save depends on the carrier. But even though many policies do

**Cuts that count:** @

might save 10% compared with 12 monthly payments.

#### 4. Home insurance

**Cuts that cost you:** With a lower appraisal you may be tempted to save money by reducing the

cover everything.

**Cuts that count:** u

Questions or comments?  
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# Used-Car Peace of Mind

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## Cheaper than a lemon

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stop to screen a used car.

## Some vehicles impossible to salvage

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# Kids Corner

## Stryafoam Easter Eggs

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1. What to do:

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